

**IN THE UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF MISSISSIPPI**

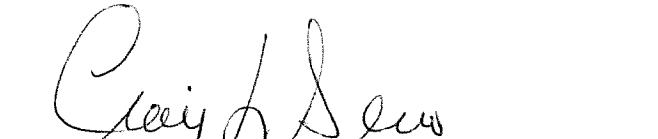
**IN RE: THERESA AMES HUGHES
Debtor**

**CHAPTER 11
CASE NO. 21-10841-JDW**

CERTIFICATE OF SERVICE

I, Craig M. Geno, do hereby certify that I have caused to be served this date, via email transmission and/or U.S. Mail, postage prepaid, a true and correct copy of the *Subchapter V Status Report under 11 U.S.C. § 1188(c)* (a copy of which is attached hereto as Exhibit “A”) to all creditors and parties-in-interest as listed on the matrix on file with the Clerk of the Court (a copy of which is attached hereto as Exhibit “B”).

THIS, the 121 day of June, 2021.



Craig M. Geno

OF COUNSEL:

Craig M. Geno; MSB No. 4793
LAW OFFICES OF CRAIG M. GENO, PLLC
587 Highland Colony Parkway
Ridgeland, MS 39157
601-427-0048 - Telephone
601-427-0050 - Facsimile
cmgeno@cmgenolaw.com

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**IN THE UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF MISSISSIPPI**

**IN RE: THERESA AMES HUGHES
Debtor**

**CHAPTER 11
CASE NO. 21-10841-JDW**

SUBCHAPTER V STATUS REPORT UNDER 11 U.S.C. § 1188(c)

COMES NOW Theresa Ames Hughes (the “Debtor”), and files this her Subchapter V Status Report under 11 U.S.C. § 1188(c) (the “Status Report”) and in support hereof, would respectfully show as follows, to-wit:

1. The Debtor in this case is an individual, adult resident citizen of the State of Mississippi. She initiated this Chapter 11 case, under Subchapter V of the Bankruptcy Code, by the filing of a Petition on April 29, 2021.

2. The Debtor owns an entity known as SweetPea’s Table, LLC (“SweetPea’s”), which is a full service restaurant located in Olive Branch, Mississippi. A couple of years ago, SweetPea’s was of the belief that it would obtain a loan either from the Small Business Administration or guaranteed by the Small Business Administration to assist the Debtor with cash flow and overhead issues she had encountered at SweetPea’s. Unfortunately, the loan was not forthcoming. In order to “finance” the shortfall the Debtor was incurring at SweetPea’s, she utilized her personal credit cards, obtained personal so-called “kabbage” loans and used the money for operations at SweetPea’s and for living expenses. At the time she incurred the kabbage loans and used the credit cards, she was of the firm conviction that a loan was forthcoming.

3. When the loan to SweetPea’s did not materialize, and its financial situation deteriorated rapidly, the Debtor caused SweetPea’s to file a Chapter 11 reorganization case in this Honorable Court.

EXHIBIT “A”

4. The SweetPea's reorganization was successful, and the Court entered an order of confirmation on December 18, 2020. The SweetPea's case was closed by order of the Court entered on January 21, 2021.

5. Although the SweetPea's case resulted in a successful reorganization, the debts that the Debtor owed to credit cards and that she had guaranteed to other lenders were not going to be paid in full in the SweetPea's case. As collection suits began to mount, rather than trying to settle some of the claims on a piecemeal basis, the Debtor elected to file Chapter 11 here, in order to consolidate her debts and provide what projected disposable income she may have to her individual creditors.

6. The Debtor's salary at SweetPea's has almost always been \$4,000 a month. The Debtor may very well need to raise that in order to meet her living expenses and debt service on her home. The Debtor also receives child support for one of her children and another child receives Social Security benefits because her father is deceased.

7. Further, the Debtor's parents live with her in her home at 205 Commissary Drive in Olive Branch, Mississippi, and they contribute, from time to time, to the cost of living the Debtor and her two children are incurring. Still, it is a close struggle each month for the Debtor to maintain the debt service on her home, the debt service on her automobile and provide for the everyday necessities of life for herself and her children. In the event the SweetPea's business can grow, she must consider raising her salary. And, at \$48,000 per year (or \$60,000 for that matter), the Debtor and her two dependents are certainly not overpaid.

8. The Debtor does not anticipate a substantial amount of funds flowing to the general unsecured creditors in this case. While the SweetPea's case resulted in a successful reorganization, the Debtor struggled mightily during the throes of COVID just to keep her doors open (after the

closing orders were lifted). Now that things are “opening up,” the Debtor is struggling to find employees to wait tables, clean tables, cook the food and otherwise carry on the business at SweetPea’s. That inability to find employees has restricted SweetPea’s expansion and has even further restricted it to an income level below that of where it was before it filed bankruptcy. On a positive note, customers are returning to SweetPea’s, sales are up, and the Debtor believes that sales will continue to gradually rise until they not only meet pre-petition levels, but exceed them. SweetPea’s serves good food and has live entertainment on Thursday and Friday evenings.

9. The Debtor will file her plan of reorganization on time and will pursue confirmation of it in this relatively simple and straightforward Subchapter V case.

THIS, the 121 day of June, 2021.

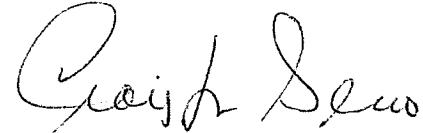
Respectfully submitted,

THERESA AMES HUGHES

By Her Attorneys,

LAW OFFICES OF CRAIG M. GENO, PLLC

By: _____



Craig M. Geno

OF COUNSEL:

Craig M. Geno; MSB No. 4793
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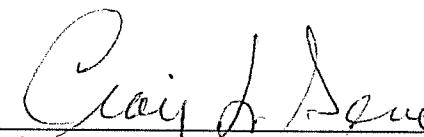
CERTIFICATE OF SERVICE

I, Craig M. Geno, do hereby certify that I have caused to be served this date, via electronic filing transmission, a true and correct copy of the above and foregoing to the following:

Sammye S. Tharp, Esq.
Office of the United States Trustee
sammye.s.tharp@usdoj.gov

Robert A. Byrd, Esq.
Subchapter V. Trustee
rab@byrdwiser.com

THIS, the 12 day of June, 2021.



Craig M. Geno

Label Matrix for local noticing

0537-1

Case 21-10841-JDW

Northern District of Mississippi

Aberdeen

Fri May 28 13:10:21 CDT 2021

Bridgestone Credit Card

Credit First N.A.

3451 Harry S. Truman Blvd

Saint Charles, MO 63301-4047

BankPlus

385A Highland Colony Parkway

Suite 110

Ridgeland, MS 39157-6040

BankPlus

8990 Pigeon Roost Road

Olive Branch, MS 38654-1555

Robert A. Byrd

Byrd & Wiser

P. O. Box 1939

Biloxi, MS 39533-1939

CAN Capital, Inc., assignee of WebBank

2015 Vaughn Road

Building 500

Kennesaw, GA 30144-7831

Can Capital, Inc./WebBank

2015 Vaughn Road NW

Suite 500

Kennesaw, GA 30144-7831

(p) JPMORGAN CHASE BANK N A

BANKRUPTCY MAIL INTAKE TEAM

700 KANSAS LANE FLOOR 01

MONROE LA 71203-4774

Discover Bank

Discover Products Inc

PO Box 3025

New Albany, OH 43054-3025

Discover Credit Card

P.O. Box 6103

Carol Stream, IL 60197-6103

(p) EVEREST BUSINESS FUNDING LLC

8200 NW 52ND TERR

SECOND FLOOR

DORAL FL 33166-7852

Craig M. Geno

Law Offices of Craig M. Geno, PLLC

587 Highland Colony Parkway

Ridgeland, MS 39157-8784

Teresa Ames Hughes

205 Commissary Drive

Olive Branch, MS 38654-7337

(p) INTERNAL REVENUE SERVICE

CENTRALIZED INSOLVENCY OPERATIONS

PO BOX 7346

PHILADELPHIA PA 19101-7346

Internal Revenue Service

In care of U.S. Attorney

900 Jefferson Avenue

Oxford MS 38655-3608

Internal Revenue Service

P. O. Box 7346

Philadelphia PA 19101-7346

JPMorgan Chase Bank, N.A.

s/b/m/t Chase Bank USA, N.A.

c/o Robertson, Anschutz & Schneid, P.L.

6409 Congress Avenue, Suite 100

Boca Raton, FL 33487-2853

Kalamata Capital Group, LLC

7315 Wisconsin Avenue East

Suite 550 East

Bethesda, MD 20814-3306

LoanMe, Inc.

1900 S. State College Blvd.

Suite 300

Anaheim, CA 92806-6152

MS Tax Commission

P.O. Box 22808

Jackson, MS 39225-2808

Memphis Radiological, PC

P.O. Box 1692

Memphis, TN 38101-1692

Methodist Le Bonheur Healthcare

P.O. Box 734184

Dallas, TX 75373-4184

Mississippi Department of Revenue

Bankruptcy Section

Post Office Box 22808

Jackson MS 39225-2808

PDI, Inc.

6600 Vaiden Road

Hernando, MS 38632-9152

Regions Bank

Consumer Loan Processing

P.O. Box 2224

Birmingham, AL 35246-0026

Regions Bank

PO Box 10063

Birmingham, AL 35202-0063

Sequium Asset Solutions

1130 Northchase Parkway

Suite 150

Marietta, GA 30067-6429

Sound Physicians Emergency Med of Greater Me

P.O. Box 748996

Los Angeles, CA 90074-8996

SweetPea's Table, LLC
205 Commissary Drive
Olive Branch, MS 38654-7337

Synchrony Bank
c/o PRA Receivables Management, LLC
PO Box 41021
Norfolk, VA 23541-1021

The Bureaus, Inc./Synchrony Bank
c/o PRA Receivables Management, LLC
P O Box 41021
Norfolk, VA 23541-1021

U. S. Trustee
501 East Court Street, Suite 6-430
Jackson, MS 39201-5022

U.S. Securities and Exchange Commission
Atlanta Regional Office
950 East Paces Ferry Road, N.E., Suite 9
Atlanta GA 30326-1180

The preferred mailing address (p) above has been substituted for the following entity/entities as so specified by said entity/entities in a Notice of Address filed pursuant to 11 U.S.C. 342(f) and Fed.R.Bank.P. 2002 (g)(4).

Chase/Amazon Credit Card
Cardmember Service
P.O. Box 6294
Carol Stream, IL 60197-6294

EBF Partners, LLC
d/b/a Everest Business Funding
5 West 37th Street
Suite 1100
New York, NY 10018

IRS
Att: Special Procedures Staff
100 W. Capitol St.
Room 504
Jackson, MS 39269

(d) Internal Revenue Service
Attn: Special Processing Staff
100 West Capitol Street
Room 504
Jackson MS 39269

The following recipients may be/have been bypassed for notice due to an undeliverable (u) or duplicate (d) address.

(u) Synchrony Bank/Lowe's

End of Label Matrix	
Mailable recipients	34
Bypassed recipients	1
Total	35